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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322

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Discover Bank

In Re:

Jose S Vasquez

Debtor

Mariuxi Jimenez-Vasquez

Co-Debtor

Court for the Trients of New York

Order Filed on September 4, 2024 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 23-15821 CMG

Adv. No.:

Hearing Date: 8/21/2024 @ 9:00 a.m.

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.** 

DATED: September 4, 2024

Honorable Christiné M. Gravelle United States Bankruptcy Judge (Page 2)

Debtor: Jose S Vasquez & Mariuxi Jimenez-Vasquez

Case No: 23-15821 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Discover Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 29 Roosevelt Ave, Morganville, NJ, 07751, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 23, 2024, Debtors are current outside of the Chapter 13 Plan to Secured Creditor for post-petition payments; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume September 2, 2024, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.